

**STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of the Office of Financial and Insurance Services

In the matter of:

Enforcement Case No. 06-4602

**Patrick L. Fuller
License No. 0250755**

Respondent
_____ /

*Issued and entered
On August 8, 2006
by Frances K. Wallace
Chief Deputy Commissioner*

CONSENT ORDER AND STIPULATION

A. Findings of Fact and Conclusions Of Law

1. At all pertinent times, Patrick L. Fuller, "Respondent" was a licensed resident insurance producer, transacting business in the State of Michigan since April 9, 2001 in the areas of Life, Accident, Health, Casualty, and Property.
2. As a licensee, Respondent knew or had reason to know that Section 2003 of the Michigan Insurance Code prohibits engaging in a trade practice, which is defined to be an unfair method of competition or an unfair or deceptive act or practice in the business of insurance.
3. As a licensee, Respondent further knew or had reason to know that Section 2018 of the Michigan Insurance Code defines making false or fraudulent statements or representations on or relative to an application for an insurance policy for the purpose of obtaining a fee, commission, money, or other benefit from an insurer, agent, broker, or individual as an unfair trade practice.
4. Respondent further knew or had reason to know that Section 1239(1)(h) of the Michigan Insurance Code prohibits producers from using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

5. During the period of 2003 through March of 2004 a series of applications were submitted to American Family Life Assurance Company (AFLAC). The applications purported that Lori Fuller was the enrolling agent.
6. In an interview with an AFLAC investigator on October 14, 2005, Lori Fuller stated she did not conduct, nor was she present, at the enrollments of the clients in question.
7. In an interview with an AFLAC investigator on October 14, 2005, Respondent admitted he conducted the enrollments and added Lori Fuller's name as the producer. Respondent did this to earn prizes given out by AFLAC for achieving certain levels of production. None of the insureds was harmed by listing Lori Fuller as the enrolling agent.
8. By the conduct above, Respondent violated Sections 2003(1), 1239(1)(h) and 2018 of the Michigan Insurance Code.

B. ORDER

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is **ORDERED** that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Sections 2003(1), 1239(1)(h) and 2018 of the Michigan Insurance Code.
2. Respondent shall pay a civil fine of \$3,000.

Frances K. Wallace
Chief Deputy Commissioner